

Information to identify the case:

Debtor 1	Christopher L. Hatcher	Social Security number or ITIN	xxx-xx-3783
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Taunya M. Hatcher	Social Security number or ITIN	xxx-xx-8692
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-22134-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher L. Hatcher
dba Hatcher Contracting and Remodeling

Taunya M. Hatcher
dba Above It All Hair Salon and Day Spa, dba Alera Salon
and Spa

6/20/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Christopher L. Hatcher
Taunya M. Hatcher
DebtorsCase No. 12-22134-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 60

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db/jdb
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13362730
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13371229
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+Christopher L. Hatcher, Taunya M. Hatcher, 127 Layton Drive, Butler, PA 16001-2764
+Inland American Retail Management, LLC, 2901 Butterfield Road, Oak Brook, IL 60523-1190
+OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. Box 24605,
WEST PALM BEACH, FL 33416-4605
+U.S. BANK NATIONAL ASSOCIATION, PO BOX 9013, Addison, TX 75001-9013
Bank of America - Business Card, P.O. Box 15796, Wilmington, DE 19886-5796
Chase, P.O. Box 78420, Phoenix, AZ 85062-8420
Citicorp Credit Services Inc., AllianceOne Receivables Managment Inc., P.O. Box 3107,
Southeastern, PA 19398-3107
+Community Bank NA, P.O. Box 509, Canton NY 13617-0509
+Deutsche Bank National Trust Company a, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412
Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
+Deutsche Bank National Trust Company, et al, JPMorgan Chase Bank, N.A., 3415 Vision Drive,
Mail Code: OH4-7126, Columbus, OH 43219-6009
+First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
1500 One PPG Place, Pittsburgh, PA 15222-5413
+First National Bank of PA, 4140 East State Street, Hermitage PA 16148-3401
+Gatestone & Co. International Inc., 1000 N. West St., Suite 1200,
Wilmington, DE 19801-1058
+Global Credit and Collection Corp, 300 International Drive, PMb #10015,
Buffalo, NY 14221-5783
+Home Depot Consumer, Citicorp Credit Service, P.O. Box 20507, Kansas City, MO 64195-0507
+Home Depot Credit Services, P.O. Box 182676, P.O. Box 2695, Columbus, OH 43216
+Hone Depot Consumer, Citicorp Credit Service, P.O. Box 20507, Kansas City, MO 64195-0507
Inland American Cranberry Specialty LP, c/o Mentor Rudin & Trivelpiece PC,
308 Maltbie St-Ste 200, Syracuse NY 13204-1439
+James P. Valecko, Esq., 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827
Northwest Consumer Discount, PO Box 789, Butler, PA 16003-0789
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
PNC Bank, P.O. Box 586177, Louisville, KY 40285-6177
PNC Bank, N.A., successor to National City Bank, c/o Weltman, Weinberg & Reis,
1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
+PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
The CBE Group Inc., P.O. 2547, Waterloo, IA 50704-2547
The CBE Group, Inc., P.O. Box 2547, Waterloo, IA 50704-2547
+US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, 205 W 4th St, Suite 500, Cincinnati OH 45202)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2017 00:54:32 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13362729 EDI: AMEREXPR.COM Jun 21 2017 00:43:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
13396463 EDI: BECKLEE.COM Jun 21 2017 00:43:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13394955 EDI: AIS.COM Jun 21 2017 00:43:00 American InfoSource LP as agent for,
First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
13391929 +EDI: OPHSUBSID.COM Jun 21 2017 00:43:00 BACK BOWL I LLC, SERIES C,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13362732 EDI: CITICORP.COM Jun 21 2017 00:43:00 Citicards, P.O. Box 182564,
Columbus, OH 43218-2564
13362735 EDI: DISCOVER.COM Jun 21 2017 00:43:00 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
13369284 EDI: DISCOVER.COM Jun 21 2017 00:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13362736 EDI: WFNNB.COM Jun 21 2017 00:43:00 Express, P.O. Box 659728,
San Antonio, TX 78265-9728
13362737 E-mail/Text: bankruptcynotice@fcbanking.com Jun 21 2017 00:54:09 First Commonwealth,
P.O. Box 400, Indiana, PA 15701-0400
13362738 E-mail/Text: bankruptcynotice@fcbanking.com Jun 21 2017 00:54:09 First Commonwealth Bank,
P.O. Box 400, Indiana, PA 15701
13362742 +E-mail/Text: bankruptcynotice@fcbanking.com Jun 21 2017 00:54:09 First Commonwealth Bank,
520 Butler Crossing, Butler, PA 16001-2437
13362740 +E-mail/Text: bankruptcynotice@fcbanking.com Jun 21 2017 00:54:09 First Commonwealth Bank,
P.O. Box 537, Indiana, PA 15701-0537

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Jun 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13362743 +E-mail/Text: pseymour@apexmtg.com Jun 21 2017 00:54:11 First Lease Inc,
1300 Virginia Dr Ste 400, Fort Washington PA 19034-3210
13362751 EDI: IRS.COM Jun 21 2017 00:43:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
13362753 E-mail/Text: cs.bankruptcy@jmcmbiz.com Jun 21 2017 00:55:11 Joseph, Mann & Creed,
P.O. Box 22253, Beachwood, OH 44122-0253
13508490 EDI: RESURGENT.COM Jun 21 2017 00:43:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13362754 E-mail/Text: camanagement@mtb.com Jun 21 2017 00:54:17 M & T Bank, PO Box 64679,
Baltimore, MD 21264-4679
13383920 E-mail/Text: camanagement@mtb.com Jun 21 2017 00:54:17 M&T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NEW YORK 14221
13362755 E-mail/Text: bankruptcydepartment@tsico.com Jun 21 2017 00:55:07 NCO Financial Systems Inc.,
P.O. Box 15889, Wilmington, DE 19850-5889
13362757 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2017 00:54:32 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
13421202 EDI: PRA.COM Jun 21 2017 00:43:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13362758 EDI: RMSC.COM Jun 21 2017 00:43:00 Pay Pal Mastercard, P.O. Box 960080,
Orlando, FL 32896-0080
13378370 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2017 00:54:32
Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13409487 EDI: Q3G.COM Jun 21 2017 00:43:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
13372980 EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13362762 E-mail/Text: bankruptcy@bbandt.com Jun 21 2017 00:54:22 Sheffield Financial,
PO Box 580229, Charlotte, NC 28258-0229
13399297 +E-mail/Text: bankruptcy@bbandt.com Jun 21 2017 00:54:22 Sheffield Financial / BB&T,
Bankruptcy Section, PO Box 1847, Wilson NC 27894-1847
13391861 +E-mail/Text: bncmail@w-legal.com Jun 21 2017 00:54:48 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13362763 EDI: WTRRNBNBANK.COM Jun 21 2017 00:43:00 Target National Bank, P.O. Box 660170,
Dallas, TX 75266-0170

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company as Trustee f
cr Deutsche Bank National Trust Et Al...
cr* +First Commonwealth Bank, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
1500 One PPG Place, Pittsburgh, PA 15222-5413
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
13362739* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, P.O. Box 400, Indiana, PA 15701-0400)
13362741* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400
(address filed with court: First Commonwealth Bank, PO Box 400, Indiana, PA 15701)
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13362764 ##The CBE Group Inc., Payment Processing Center, P.O. Box 2695, Waterloo, IA 50704-2695
TOTALS: 2, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 60

Date Rcvd: Jun 20, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2017 at the address(es) listed below:

Albert M. Belmont, III on behalf of Creditor Inland American Retail Management, LLC
abelmont@bochettoandlentz.com, mrapoport@bochettoandlentz.com
Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor First Commonwealth Bank bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
CSU - OUCTS, PA Labor & Industry ra-li-ucts-bankpitts@state.pa.us
Christopher L. Borsani on behalf of Creditor First Commonwealth Bank cborsani@tuckerlaw.com,
clborsani82@gmail.com
Dai Rosenblum on behalf of Debtor Christopher L. Hatcher dunmyrem@zoominternet.net,
dailaw@earthlink.net; dailaw2@earthlink.net; pjbz@zoominternet.net; jmp8618@gmail.com
Dai Rosenblum on behalf of Joint Debtor Taunya M. Hatcher dunmyrem@zoominternet.net,
dailaw@earthlink.net; dailaw2@earthlink.net; pjbz@zoominternet.net; jmp8618@gmail.com
Danielle Boyle-Ebersole on behalf of Creditor Deutsche Bank National Trust Company as
Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Et Al...
bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company as
Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt on behalf of Creditor SELECT PORTFOLIO SERVICING, INC
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 13